

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION (CINCINNATI)**

IN RE:

DEBORAH A. WILLIAMS

Debtor

Case No. 17-12464

Chapter 13

Judge Jeffery P. Hopkins

IN RE:

DEBORAH A. WILLIAMS

**248 Baxter Ave
Cincinnati, Ohio 45220**

Adv. Pro No. 17-ap _____

Plaintiff

Vs

**City of Cincinnati
c/o City Solicitor
801 Plum Street, 214 City Hall
Cincinnati, Ohio 45202**

**Lot King Development Co. dba Affordable
5966 Stewart Road
Cincinnati, Ohio 45227**

**M&T Bank
PO Box 840
Buffalo, NY 14240**

**Park National Bank
720 East Pete Rose Way #100
Cincinnati, Ohio 45202**

**Santander
PO Box 560284
Dallas, TX 75356**

**Seterus
PO Box 1077
Hartford, CT 06143**

**State of Ohio
Department of Taxation
PO Box 530
Columbus, Ohio 43266**

**Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346**

**Ohio Dept of Taxation
30 E. Broad Street, 21st Floor
Columbus, Ohio 43215**

**Advantage Funding Commercial Capital
1111 Marcus Ave
Lake Success, NY 11042**

**Cincinnati Water Works
Bankruptcy Desk
4747 Spring Grove Ave
Cincinnati, Ohio 45232**

**Duke Energy
139 E. 4th Street
Atrium II, 25th Floor
PO Box 960
Attn: Tanya Schweitzer, Legal Dept
Cincinnati, Ohio 45202**

**GM Financial
6400 Main Street #201
Buffalo, NY 14221**

**Good Samaritan Hospital
Patient Accounts
619 Oak Street
Cincinnati, Ohio 45206**

**Qualified Emergency Specialists
1472 Solutions Center
Chicago, IL 60677-1044**

**TriHealth Physicians
PO Box 636556
Cincinnati, Ohio 45263**

Defendants

Also Serve:

**Office of the District Counsel
312 Elm Street #2350
Cincinnati, Ohio 45202**

**US Attorney
221 E. Fourth Street #400
Cincinnati, Ohio 45202**

**Ohio Attorney General
30 E Broad Street
14th Floor
Columbus, Ohio 43215**

**Scott Gilbert
8135 Cabinet Circle
Cincinnati, Ohio 45244**

**Douglas Haessing
Reimer Arnovitz Chernek & Jeffrey Co
PO Box 39696
Solon, Ohio 44139**

**Susan Argo
312 Walnut Street #1800
Cincinnati, Ohio 45202**

**John Jansing
Altick & Corwin
One South Main Street #1590
Dayton, Ohio 45402**

**Manley Deas & Kochalski LLC
PO Box 16508
Columbus, Ohio 43216**

**COMPLAINT FOR EQUITABLE RELIEF TO REINSTATE THE AUTOMATIC
STAY UNDER 11 USC 362**

Comes now Plaintiff and debtor, Deborah A. Williams, by and through counsel, and for her Complaint for Equitable Relief to Reinstate the Automatic Stay in her pending Chapter 13 case states as follows:

1. This Court has jurisdiction pursuant to 11 USC 105 (a) and FRBP 7001 (7).
2. The debtor filed this Chapter 13 case on July 5, 2017 with prior counsel.
3. The debtor had previously filed a Chapter 13 pro se on April 7, 2017, Case #17-11261, which was dismissed on May 3, 2017.
4. When the current case was filed, prior counsel failed to move to extend the stay pursuant to 11 USC 362 (c)(3)(B).
5. The stay under 11 USC 362 (c)(3)(A) expired on August 4th, 2017, which is the 30th day after this case was filed.
6. Had the Motion to Extend the Stay been timely filed, the Debtor would have been able to show that the current filing was in good faith, since there has been a substantial change in the financial and personal affairs of the debtor since the prior dismissal. The debtor originally was under the misapprehension that she could proceed in a complicated business Chapter 13 case without counsel. The problems were compounded in the second case where counsel failed to file a request to extend the stay or to file the appropriate documents to present a confirmable plan.
7. The debtor has now retained other counsel, filed new schedules, a new plan and is working with the Trustee and the objecting parties to address their concerns. The amended Chapter 13 plan has a good chance to rehabilitate the debtor.
8. Further, the debtor has sufficient income to pay her creditors and service the mortgages on her real estate.
9. Debtor submits that all of her efforts to reorganize her debt under Chapter 13 have been in good faith. The failures have been due to her own mistaken

reliance on her ability to navigate a Chapter 13 pro se, and then upon mistaken reliance on Counsel who failed to represent her interests.

WHEREFORE, Debtor Deborah A. Williams requests that this Court reinstate the Automatic Stay pursuant to 11 USC 362 (a) as to the person and property and for such other relief as may be just and proper.

Respectfully submitted,

/s/ Eric W. Goering
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GOERING & GOERING, LLC
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Cincinnati, Ohio 45202
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